
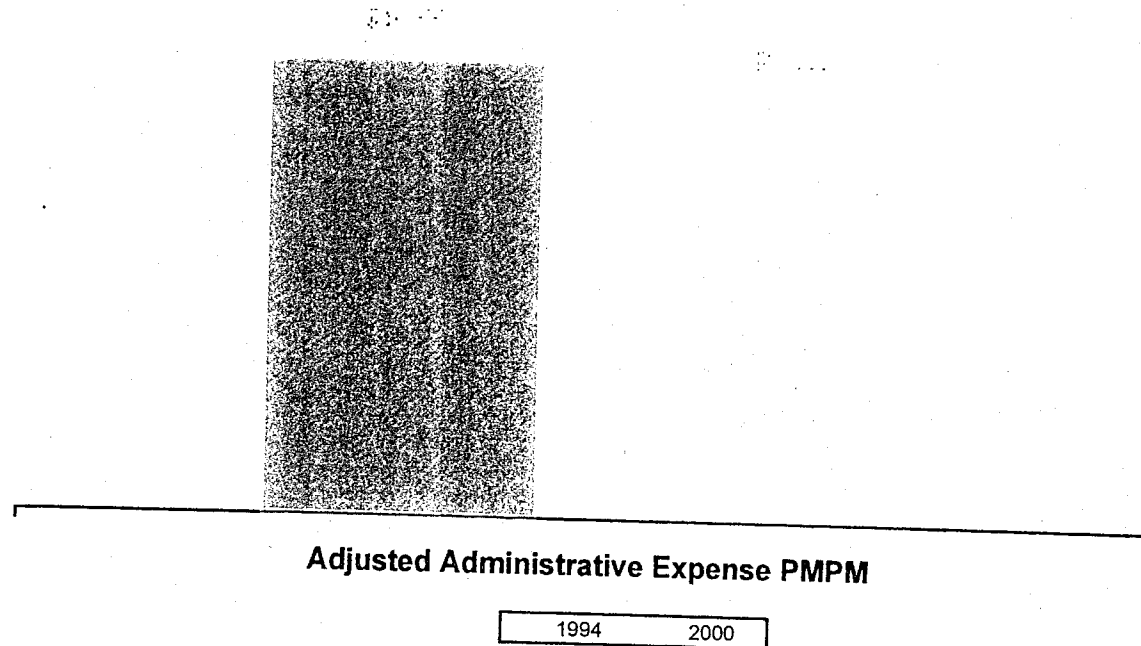


A-IV Impacts on Availability, Accessibility & Affordability

- A. End-user Purpose and Functionality
- B. Usability
- C. Availability and Reliability
- D. Accessibility and Interoperability
- E. Scalability
- F. Performance
-  G. **Pricing**
- H. Governance
- I. Requirements

Since its conversion, Blue Cross of California's per member expense has decreased suggesting that economies of scale may have been realized ^{G.7}.

BC of California – Administrative Expense PMPM (1994- 2000)



**Administrative expense was adjusted for inflation, real values were deflated by the percent change in the Consumer Price Index for All Items and within the West Urban Area*

Source: InterStudy, The National HMO Financial Database, 1994-2000; data pulled from state Department of Insurance filings; Bureau of Labor Statistics, Consumer Price Index new releases, 1994-2001

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